

**FIRST
NATIONAL
BANK**
OF GERMANTOWN

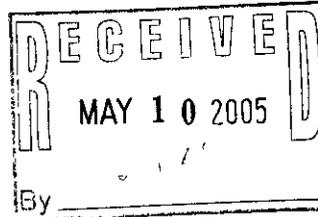
OUR
SECOND CENTURY
OF SERVICE

Member FDIC



Established 1863

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May 9, 2005

Robert E. Feldman, Executive Secretary
Attn: Comments RIN 3064-AC89
Federal Deposit Insurance Corporation
550 17th Street NW
Washington DC 20429

Mr. Feldman:

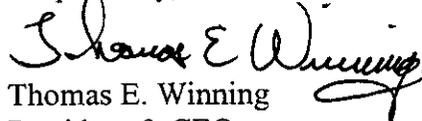
Ref. Community Reinvestment Act Regulations

As a community banker, I strongly support any and all steps that will ease the regulatory burden that we confront every day and that unnecessarily consume time and energy that could be devoted to serving our customer base and communities.

I further support the agencies': CRA proposal to increase the threshold for the streamlined CRA exam to \$1 billion is a step in the right direction; expansion of community development to include activities that benefit rural communities and expansion of the definition of community development to include activities that benefit areas designated as disaster areas.

Regulatory burden disproportionately impacts community banks.

Respectfully,


Thomas E. Winning
President & CEO

TW/c